Customer Data Right (CDR) Policy

Effective: June 2021

RSL Money

By Australian Military Bank

About this policy

This policy describes your rights under the CDR legislation.

This policy has information about how RSL Money deals with data and describes how you can access or correct your Consumer Data Right (CDR) data and make a complaint under the CDR regime.
For information about how we collect, use, hold and disclose your personal information under Privacy Laws, see our Privacy Policy at **rslmoney.com.au/privacy**.

What is the Consumer Data Right (CDR)

The Consumer Data Right (CDR) is a law introduced by the Federal Government to provide individuals with such rights as to:

- Request access to CDR data relating to banking products ('product data');
- Allow CDR data relating to you ('consumer data') to be shared with accredited data recipients; and
- Correct your consumer data.

RSL Money is a **data holder** under the CDR.

RSL Money accepts requests for access to consumer data and product data that is mandated by law. This is referred to as 'required data'. We do not accept requests for access to additional types of consumer and product data, beyond that which we are required to provide by law.

The CDR is comprised of amendments to the Competition and Consumer Act (2010) and the Privacy Act (1988). Together, this legislation, the CDR and AMB's CDR Policy governs how we manage your CDR data. The Privacy Act (1988) and AMB's Privacy Policy continue to govern how your personal information is managed.

Your privacy and security information

Your privacy and the security of your information is important to us. We protect your information and aim to be clear and open about what we do with it. We adhere to the security and privacy requirements set out in the CDR legislation. Some of the ways that we keep your information secure are:

- We encrypt data sent from your computer to our systems;
- We have firewalls, intrusion detection and virus scanning tools to stop viruses and unauthorised people accessing our systems; and
- When we send your electronic data to other organisations, we use secure networks or encryption.

What data is available under the CDR?

There are two types of data available under the CDR. These are Product data and Consumer data.

Product data is information about the banking products and services that we offer. This information is generic in nature, and therefore does not relate or apply to any identifiable individual or business. Product data generally includes information about our pricing, eligibility criteria, fees, terms and conditions, availability, and performance of our AMB products or service offerings. Consumer data is information about banking products and services that relate to you as an individual or business. This includes information about you as a customer, and as a user of a product or service.

The types of consumer data that we hold include:

- member information such as your name, and contact details;
- account details such as your account number, account name, balances, and fees and charges;
- transaction information including dates, description and the amount debited or credited.

We do not accept requests for access to additional types of consumer and product data beyond that which we are required to provide by law.

Sharing your CDR data?

You can authorise RSL Money to share specific data that we hold about you. As a data holder under the CDR legislation, we are required to make available specific sets of data available for sharing:

- Name, occupation, and contact details
- Account balances and features of products you have with us
- Transaction details
- Direct debits and scheduled payments
- Saved payees
- Information about our products and services

We will only share data that we are required to under the CDR legislation, and we will not share your CDR data unless you consent.

You can choose to share your CDR data with an accredited data recipient so they can provide you with a product or service at any time.

You may withdraw your authorisation for us to share your consumer data at any time through your Internet Banking. You can also make a request by contacting us, by visiting one of our branches or by telephone. Contact details can be found at this link on our website; **rslmoney.com.au/contact**.

How to correct or amend your CDR data

If the CDR data we hold is incorrect, you can ask us to correct it.

You can make a request by contacting us, by visiting one of our branches or by telephone. Contact details can be found at this link on our website at; **rslmoney.com.au/contact**.

If you are an individual, you may also be able to access and/or correct CDR Data that is your personal information. See our Privacy Policy **rslmoney.com.au/privacy** for more information on how you can seek to access and/or correct your personal information.

If we don't agree that the information is inaccurate, we'll tell you why – and what you can do if you're unsatisfied with our response.

Making a Complaint

If you are unhappy with the way that we have handled your CDR Data, you can access our internal dispute resolution scheme at any time without charge. You can make a CDR complaint in the following ways:

- by calling us on 1300 000 775
- by email at: mailto:service@rslmoney.com.au
- in writing to PO Box H151 Australia Square NSW 1215

We will do our utmost to:

- Respond within 48 hours. We'll let you know who is responsible for managing your complaint.
- Resolve your complaint within 10 working days. If this isn't possible, we'll contact you within that time to let you know how long it'll take.
- Investigate your complaint. Where necessary, we'll consult with other credit providers or credit reporting bodies about your complaint.
- Make a decision about your complaint. We'll write to you to explain our decision.

We are also a member of the Australian Financial Complaints Authority (AFCA). If you are not satisfied with how we handled your complaint, you can take your matter there. You can contact AFCA on:

Phone: 1800 931 678
Email: info@afca.org.au
Website: afca.org.au
Mail: Australian Financial Complaints Authority GPO Box 3, Melbourne, VIC 3001

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Contact us

- 1300 000 775
- service@rslmoney.com.au
- rslmoney.com.au

RSL-432-240525

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